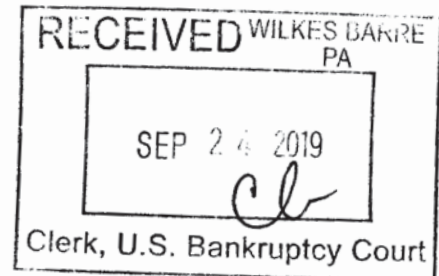


September 21, 2019

FILED Wilkes-Barre, PA.
September 24, 2019
Clerk, U.S. Bankruptcy Court

United States Bankruptcy Court
197 South Main Street
Wilkes-Barre, PA 18701

James C Warmbrodt, Esquire
KML Law Group, P.C.
Suite 5000 – BNY Independence Center
701 Market Street
Philadelphia, PA 19106-1532



RE: George L. Casselbury and Jacqueline L. Casselbury
Case number 17-04641 RNO
Last 4 Digits of Loan # 2568
Movant's Motion for Relief from Automatic Stay

Dear Servant of the Court:

We, George and Jacqueline Casselbury wish to address the court to ask them to not relieve the stay from our bankruptcy. We wish, however, to give you our explanation as to why we are requesting this.

When we went to our lawyer to discuss bankruptcy, we worked really hard to find a way to pay our creditors the best way that we could. We chose to do a Chapter 13 so that we could give each creditor at least some of what we owed them. My husband was hurt at work and became disabled because of his injuries. During that time, we worked with our mortgage company, as we had disability insurance, to pay our mortgage. Our insurance was to pay our total interest and principle for up to 5 years. The company payed on our mortgage for 2 years. This payment was be the total amount of our payments during our disability. Instead of paying every month they paid in one lump sum. We checked on several occasions to see if there was any money needed from us to keep our mortgage current and each time, we were told that we didn't owe anything until after the two years had been paid. Nothing was ever stated to us that our loan was accruing additional interest, ever. At the end of the two years we were told that we owed them around 20,000 dollars in interest. We had been informed many times that all our payment had been paid and that we had owed nothing and now we were told that we were in arrears 20,000. We feel that this was not correct but were unable to financially fight it. This is the first time we were misled by this company. It seems, not the last.

Just before we filed bankruptcy, we worked for several months to try to have the company that had taken over our mortgage, SP Servicing, lower our interest rate from almost 10% to the newer lower rates that were available at the time. Instead they came back with a loan modification that was 3 dollars less each

month than we were currently paying and added 8 more months and a lot of interest to our mortgage. This was lunacy and we refused.

When we filed bankruptcy, we did not include our mortgage in our chapter 13 with the intent to keep paying our mortgage until we payed off our home or could refinance. We tried to keep paying our mortgage in the online format that we had always used but it wouldn't accept our payment, so I called to speak to someone about this. I was told, at that time, that they would not accept our payment because we were in bankruptcy. I asked them how I was to pay it then and was told that they would only accept our payment through the trustee. As we hadn't put our mortgage in the bankruptcy, we argued that the trustee was not responsible to pay it, we were.

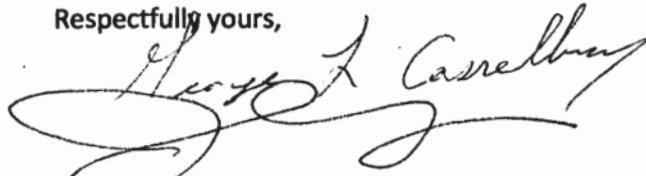
On several more occasions we tried, again to continue to make our payments but were told, again, that they would not accept them. We are not knowledgeable in all the particulars of how a bankruptcy works and asked our attorney what we should do. He was unable to give us any assistance in this matter and we continued to try to make payments but were told that they wouldn't be accepted.

We feel that, although we have not made payments on our mortgage for the last year, we have been misled by this company again. They have not accepted our money but now wish to release the stay so that they may foreclose on our home. I will tell you that we used our mortgage money that they didn't take to live. We payed taxes, insurances, utilities and emergencies with that money that should have gone to our mortgage. Therefore, we do not have the back payments to give to them. We do, however, have money to start to make our payments again if the company allows us to do so until we can find a way to refinance somewhere at a lower interest rate.

We humbly request that you do not lift the stay so that foreclosure proceeding may start on our house. We do however, request that you make SP Servicing accept our payments. We chose Chapter 13 because, although we were in financial trouble, we wished to give at least something to our creditors rather than write them off. We want to keep our home and will continue to pay our mortgage payments once they accept our money.

PLEASE DON'T LET THEM TAKE OUR HOME. We will respectfully accept your judgement.

Respectfully yours,

A handwritten signature in black ink, appearing to read "George and Jacqueline Casselbury". The signature is fluid and cursive, with the first name "George" being more prominent.

George and Jacqueline Casselbury
Chapter 13 NO. 17-04641 RNO

Cc: John E. Thompson
James C. Warmbrodt
Office of the U.S. Trustee